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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	09/935,981
Filing Date	August 23, 2001
First Named Inventor	Donato V. Daddario et al.
Group Art Unit	2161
Examiner Name	To be assigned
Attorney Docket Number	4797-64

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ENCLOSURES (check all that apply)

- ☐ Fee Transmittal Form
 - ☐ Fee Attached
- ☐ Petitions to the Commissioner
- ☐ Request For Corrected Filing Receipt With A Copy Of the Official Receipt
- ☐ Amendment/Reply
 - ☐ After Final
 - ☐ Affidavits/declaration(s)
- ☐ Extension of Time Request
- ☒ Information Disclosure Statement
 - ☒ Form PTO/SB/08A _ 40 _
References
- ☐ Certified Copy of Priority Document(s)
- ☐ Response to Missing Parts/Incomplete Application
 - ☐ Response to Missing Parts under 37 CFR 1.52 or 1.53
- ☐ Petition to Make Special
 - ☐ Statement pertaining to pre-examination search; and
 - ☐ Detailed discussion of the references submitted with the Information Disclosure Statement

- ☐ Assignment Papers (for an Application)
- ☐ Drawing(s) - __ Sheets
- ☐ Licensing-related Papers
- ☐ Petition
- ☐ Petition Routing Slip (PTO/SB/69) and Accompanying Petition
- ☐ Petition to Convert to a Provisional Application
- ☐ Power of Attorney, Revocation Change of Correspondence Address
- ☐ Terminal Disclaimer
- ☐ Small Entity Statement
- ☐ Request for Refund
- ☐ CD, Number of CD(s) _____
- ☐ Express Abandonment Request

- ☐ After Allowance Communication to Group
- ☐ Appeal Communication to Board of Appeals and Interferences
- ☐ Appeal Communication Group (Appeal Notice, Brief, Reply Brief)
- ☐ Proprietary Information
- ☐ Status Letter
- ☐ Withdrawal of attorney as Attorney or Agent
- ☐ Other Enclosure(s) (please identify below):

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Remarks

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Leslie Gladstone Restaino, Reg. No. 38,893
Signature	<i>Leslie S Restaino</i>
Date	July 22, 2002

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on this date 7/22/02

Type or printed name	Marcy Mancuso
Signature	<i>Marcy Mancuso</i>

Date	July 22, 2002
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Donato Daddario et al. Docket No.: 4797-64
Serial No.: 09/935,981 Examiner: To be assigned
Filed: August 23, 2001 Group Art Unit: 2161
Title: **BENEFIT PROVIDER SYSTEM AND METHOD**

Assistant Commissioner for Patents
Washington, D.C. 20231

July 8, 2002

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INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.97(b)

Sir:

In accordance with the duty of disclosure under 37 CFR §1.56, applicant hereby notifies the U. S. Patent and Trademark Office of the following documents, which are listed on the attached PTO/SB/08A form. The examiner may deem these documents to be relevant to patentability of the claims of the above-identified application. A copy of each of the documents is enclosed for the examiner's convenience.

The submission of the listed documents is not intended as an admission that any of the documents constitutes prior art against the claims of the present application. Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application.

Applicants respectfully request that the listed documents be considered by the examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08A be returned in accordance with MPEP §609.

It is understood that no fee is necessary for submission of this Information Disclosure Statement, as it is being filed before the later of three months from the filing date or the mailing of the first Office Action on the merits.


The Commissioner is hereby authorized to charge payment of any fees associated with this application or credit any overpayment to Deposit Account No. 02-4270.

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Respectfully submitted,



Leslie Gladstone Restaino

Reg. No. 38,893

Attorney for Applicants

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(973) 775-8930

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

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Application Number

09/935,981

Filing Date

August 23, 2001

First Named Inventor

Donato V. Daddario et al.

Group Art Unit

2161

Examiner Name

To be assigned

Attorney Docket Number

4797-64

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
		4,648,037		Valentino	03/03/1987	
		5,903,881		Schrader et al.	05/11/1999	
		5,913,202		Motoyama	06/15/1999	
		5,918,217		Maggioncalda et al.	06/29/1999	
		5,920,848		Schutzer et al.	07/06/1999	
		5,999,918		Williams et al.	12/07/1999	
		6,003,019		Eaton et al.	12/14/1999	
		6,012,043		Albright et al.	01/04/2000	
		6,014,643		Minton	01/11/2000	
		6,029,147		Horadan et al.	02/22/2000	
		6,041,313		Gilbert et al.	03/21/2000	
		6,062,862		Koskinen	05/16/2000	
		6,064,990		Goldsmith	05/16/2000	
		6,073,119		Bornemisza-Wahr et al.	06/06/2000	

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FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	U.S. Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁴
		Office ³	Number ⁴	Kind Code ⁵ (if known)				

Examiner Signature

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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Group Art Unit	2161
Examiner Name	To be assigned
Attorney Docket Number	4797-64

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		"Fast Facts About Quicken® 401k Advisor SM by TeamVest" <i>Quicken for Windows</i> , http://www.intuit.com/corporate/pressroom/product_info/quicken/fast_facts_401k.html	
		"My Retirement Account" <i>American Express</i> , https://www23.americanexpress.com/retirement/myaccount/	
		"American Express Retirement Services Selects mPower/401k Forum as Online Investment Advisor for Defined Contribution Plans" <i>mPower</i> , December 1, 1999, http://kona.mpower.com/visitor/press/press_amex.html	
		"Atlantic Financial 401k Plans – Key Features" <i>Mutual Fund Center</i> http://www.mutualfundcenter.com/401k.htm	
		Web page for Chalk 401(k) Advisory Board, Inc., www.chalk401k.com	
		Web page for Diversified Investment Advisors, www.divinvest.com	
		Web page for Intuit Inc., www.intuit.com	
		Web page for Quicken.com, www.quicken.com	
		Web page for TeamVest Retirement Plan Services, Inc., www.teamvest.com	
		Web page for Standard & Poor's, www.standardandpoor.com/productsandservices	

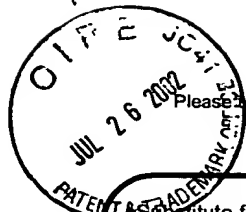
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OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
		Web page for Financial Engines, Inc., www.financialengines.com
		Web page for American Express Personal Finance, Business Solutions, and Travel Services, www.americanexpress.com/homepage/mt_personal.shtml
		Web page for American Express Financial Services, finance.americanexpress.com
		Web page for Morningstar.com, www.morningstar.com
		Web page for 401(k) Easy, www.401keasy.com
		Web page for Atlantic Financial, www.mutualfundcenter.com
		Web page for 401kExchange.com, Inc., www.401kexchange.com
		Web page for Advisors 401(k), www.advisors401k.com
		Web page for BenefitNews.com, www.benefitnews.com
		Web page for Retire Web, www.retireweb.com
		Web page for Wall Street Online, www.retirement-plan-online.com
		Web page for Optimal Retirement Planning, www.i-orp.com

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